

10/03/00  
U.S. PTO

04-02-01

A

Utility  
Patent Application  
Transmittal

Attorney Docket No. 7056.026  
First Inventor or Application Identifier:  
**Zachariah Cobrinik**  
Title: **System and Method for Providing an Improved Financial Derivative Product**  
Express Mail No. **EE413582671**

09/30/01  
U.S. PTO  
09/823353

**STATEMENT PURSUANT TO 35 U.S.C § 122 (b)(2)(B)(i)-(iii) AND 37 CFR § 1.21  
DO NOT PUBLISH APPLICATION**

**APPLICATION ELEMENTS**  
See MPEP chapter 6000 concerning utility patent application contents.

**ADDRESS TO:** Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

1.  \*Fee Transmittal Form(e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2.  Specification [Total pages 24] (preferred arrangement set forth below)
  - Descriptive title of the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
3.  Drawing(s) (35 U.S.C. 113) [Total Sheets 6]
4. Oath or Declaration
  - a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 C.F.R. §1.63(d)) (for continuation/divisional with box 16 completed)
    - i.  **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).

5.  Microfiche Computer Program (Appendix)

6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)

- a.  Computer Readable Copy
- b.  Paper Copy (identical to computer copy)
- c.  Statement verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

7.  Assignment Papers (cover sheet & documents)
8.  37 CFR §3.73(b) Statement  POA (When there is an assignee)
9.  English Translation Document (if applicable)
10.  Information Disclosure  copies of IDS Statement citations
11.  Preliminary Amendment
12.  Return Receipt Postcard (Should be specifically itemized)
13.  **SMALL ENTITY STATUS**
14.  Certified copies of priority document(s) (If foreign priority is claimed)

**16. If a CONTINUING APPLICATION, check appropriate box:**

Continuation  Divisional  Continuation-in-part (CIP) of prior Application No

Prior application information:      Examiner      Group / Art Unit:

## CORRESPONDENCE ADDRESS

 Customer Number or Bar Code Labelor  Correspondence address below

25546  
(Insert Customer No. or attach bar code label here)

PATENT TRADEMARK OFFICE

Name	Barry J. Schindler				
Address	499 Park Avenue				
City	New York	State	NY	Zip Code	10022
Country	USA	Telephone	(212) 328-6135	Fax	(212) 328-6101
Name (print/type)	Barry J. Schindler			Registration No. (Attorney/Agent)	32,938
Signature				Date	March 30, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

U.S. PATENT AND TRADEMARK OFFICE  
1100 LEAVITT ROAD, BLDG. 10, MC 20231  
TELEPHONE (202) 707-3000  
FAX (202) 707-3000  
E-MAIL: USPTO-MAIL@USPTO.GOV

**FEE TRANSMITTAL  
for FY 2001**

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

**Complete if Known**

Application Number To Be Assigned

Filing Date **March 30, 2001**

First Named Inventor **Zachariah Cobrinik**

Examiner Name To Be Assigned

Group / Art Unit To Be Assigned

Attorney Docket No. **7056.026**

**METHOD OF PAYMENT (check one)**

1.  The Commissioner is hereby authorized to charge indicated fees and credit any over payment to:

Deposit Account No. \_\_\_\_\_  
Deposit Account Name \_\_\_\_\_

Charge Any Additional  
Fee Required Under  
37 CFR 1.16 and 1.17

2.  Payment Enclosed:

Check  Money Order  Other Credit Card  
Payment form

**FEE CALCULATION**

**1. BASIC FILING FEE**

Large Entity Small Entity

Fee	Fee	Fee	Fee	Fee Description	Fee Paid
Code (\$)	Code (\$)	Fee Description			
101	710	201	355	Utility filing fee	<b>\$710.00</b>
106	310	206	160	Design filing fee	_____
107	480	207	245	Plant filing fee	_____
108	760	208	355	Reissue filing fee	_____
114	150	214	75	Provisional filing fee	_____
					<b>SUBTOTAL (1) \$710.00</b>

**2. EXTRA CLAIM FEES**

Total Claims	Extra claims	Fee from below	Fee Paid
65	-20**	= 45 x 18 = 810	

Independent

Claims	-3**	= 19 x 80 = 1520
--------	------	------------------

Multiple

Dependent	= 2330
-----------	--------

Large Entity	Small Entity	Fee	Fee	Fee Description
Fee	Fee			
106	18	203	9	Claims over 20
102	80	202	40	Independent Claims in Excess of 3
104	270	204	135	Multiple Dependent Claims

**FEE CALCULATION**

**3. ADDITIONAL FEES**

Large Entity Small Entity

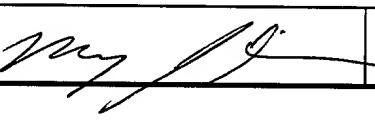
Fee	Fee	Fee	Fee	Fee Description	
Code (\$)	Code (\$)	Fee Description			
105	130	205	65	Surcharge-late filing fee or oath	_____
127	50	227	25	Surcharge-late prov provisional filing fee or cover sheet	_____
139	130	139	130	Non-English specification	_____
147	2,520	147	2,520	For filing a request for reexamination	_____
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	_____
113	1,840*	113	1,840*	Requesting publication of SIR after to Examiner action	_____
115	110	215	55	Extension for reply within first month	_____
116	380	216	195	Extension for reply within second month	_____
117	890	217	445	Extension for reply within third month	_____
118	1,390	218	695	Extension for reply within fourth month	_____
128	1,850	228	945	Extension for reply within fifth month	_____
119	310	219	155	Notice of Appeal	_____
120	300	220	155	Filing a brief in support of an appeal	_____
121	260	221	135	Request for oral hearing	_____
138	1,510	138	1,510	Petition to institute a public use proceedings	_____
140	110	240	55	Petition to revive-unavoidable	_____
141	1,210	241	620	Petition to revive- unintentional	_____
142	1,210	242	620	Utility issue fee (or reissue)	_____
143	430	243	220	Design issue fee	_____
144	580	244	300	Plant issue fee	_____
122	130	122	130	Petition to the Commissioner	_____
123	50	123	50	Petitions related to provisional applications	_____
126	240	126	240	Submission of Information Disclosure Stmt	_____
581	40	581	50	Recording each patent assignment per Property (times number of properties)	_____
146	760	246	380	Filing a submission after final rejection (37 CFR 1.129(a))	_____
149	760	249	380	For each additional invention to be examined (37 CFR 1.129(a))	_____
179	710	279	355	Request for Continued Examination (RCE)	_____

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

**TOTAL: \$3040.00**

SUBMITTED BY					Complete (if applicable)	
Typed or Printed Name	<b>Barry J. Schindler</b>				Reg. Number	<b>32,938</b>
Signature				Date <b>March 30, 2001</b>	Deposit Account User ID	

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**APPLICANT(S):** Zachariah Cobrinik, Theodore Logan and Andrew Walter  
**SERIAL NO.:** To Be Assigned  
**FILED:** March 30, 2001  
**ATTY. DOCKET:** 7056.026  
**TITLE:** **SYSTEM AND METHOD FOR PROVIDING AN IMPROVED FINANCIAL DERIVATIVE PRODUCT**

**EXPRESS MAIL CERTIFICATE**

Express Mail Label No. EE413582671-US

Date of Deposit: March 30, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) Utility Patent Application Transmittal;
- (2) Fee Calculation Sheet;
- (3) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);
- (4) Patent Application (comprised of 30 pages, 10 pages of specification, 13 pages of claims, and 1 abstract and 6 pages of figures);
- (5) Credit Card Payment Form in the Amount \$3,040.00 to cover the filing fee;
- (6) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box New Patent Application, Washington, D.C. 20231"

Respectfully submitted,  
**DREIER & BARITZ LLP**

  
\_\_\_\_\_  
Paula M. Maleh

Dated: March 30, 2001

CORRESPONDENCE:  
**DREIER & BARITZ LLP**  
499 Park Avenue, 20<sup>th</sup> Floor  
New York, NY 10022  
Tele: (212) 328-6100  
Fax: (212) 328-6101

**Request and Certification****Under****35 U.S.C. 122(b)(2)(B)(i)**First Named Inventor: Zachariah  
CobrinikTitle: **System And Method For Providing an  
Improved Financial Derivative Product**Docket No. : **7056.026**

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: March 30, 2001

Signature

Barry J. Schindler

Typed or printed name

This request must be singed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(i)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The Information is used by the public to request that an application not be published under 35 U.S.C 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.